

**Information to identify the case:**

Debtor 1	<u>Kathleen Nahill</u>	Social Security number or ITIN	xxx-xx-4895
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Michael Nahill</u>	Social Security number or ITIN	xxx-xx-6886
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 12-19210-JNP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kathleen Nahill

Michael Nahill

7/26/17

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Kathleen Nahill  
 Michael Nahill  
 Debtors

Case No. 12-19210-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Jul 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2017.

db/jdb aty +Kathleen Nahill, Michael Nahill, 8 Rose Avenue, Maple Shade, NJ 08052-3318  
 +Elissa Westbrook Smith, McDowell Posternock Law, P.C., 46 W. Main Street, Maple Shade, NJ 08052-2432  
 513252736 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907  
 512939087 +Jaffe & Asher, LLP, 600 Third Ave., New York, NY 10016-1901  
 512939090 +Management Svcs Inc., P Box 1099, Langhorne, PA 19047-6099  
 512939091 +Michael Hoefs, Jaffe & Asher LLP, 600 Third Ave., New York, NY 10016-1901  
 513071185 +MidFirst Bank, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315  
 512939092 Midlantic Mortgage, PO Box 268888, Oklahoma City, OK 73126-8888  
 512961600 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jul 26 2017 23:00:40 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 26 2017 23:00:37 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 513077740 +EDI: OPHSUBSID.COM Jul 26 2017 22:38:00 BACK BOWL I LLC, SERIES C, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 512939082 EDI: CITICORP.COM Jul 26 2017 22:38:00 Citi Cards, PO Box 182564, Columbus, OH 43218-2564  
 513241508 EDI: BL-BECKET.COM Jul 26 2017 22:39:00 Capital One NA, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 512939081 +EDI: CHASE.COM Jul 26 2017 22:38:00 Chase, PO Box 15153, Wilmington, DE 19850-5153  
 512939083 EDI: DISCOVER.COM Jul 26 2017 22:38:00 Discover, PO Box 71084, Charlotte, NC 28272-1084  
 512958962 EDI: DISCOVER.COM Jul 26 2017 22:38:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
 512939085 +EDI: RMSC.COM Jul 26 2017 22:39:00 GE Capital, PO Box 960061, Orlando, FL 32896-0061  
 512939084 +EDI: RMSC.COM Jul 26 2017 22:39:00 GE Capital, PO Box 960004, Orlando, FL 32896-0004  
 512939086 +EDI: HFC.COM Jul 26 2017 22:38:00 HSBC, PO Box 17332, Baltimore, MD 21297-1332  
 513129293 EDI: JEFFERSONCAP.COM Jul 26 2017 22:39:00 Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617  
 512939088 EDI: TSYS2.COM Jul 26 2017 22:38:00 Juniper Care Services, PO Box 13337, Philadelphia, PA 19101-3337  
 512939089 EDI: CBSKOHL.S.COM Jul 26 2017 22:38:00 Kohls, PO Box 2983, Milwaukee, WI 53201-2983  
 513183684 EDI: PRA.COM Jul 26 2017 22:38:00 Portfolio Recovery Associates, LLC, c/o Chase Bank Usa, N.a., PO Box 41067, Norfolk VA 23541  
 513185628 EDI: PRA.COM Jul 26 2017 22:38:00 Portfolio Recovery Associates, LLC, c/o Ge Money Mastercard, POB 41067, Norfolk VA 23541  
 513881257 +EDI: PRA.COM Jul 26 2017 22:38:00 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541, PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
 513881256 +EDI: PRA.COM Jul 26 2017 22:38:00 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
 512968563 +E-mail/Text: bncmail@w-legal.com Jul 26 2017 23:00:50 TARGET NATIONAL BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 512939094 EDI: WTRRN.BANK.COM Jul 26 2017 22:38:00 Target, PO Box 660170, Dallas, TX 75266-0170  
 513068411 EDI: WFFC.COM Jul 26 2017 22:38:00 Wells Fargo Bank, N.A., Home Equity Group, 1 Home Campus X2303-01A, Des Moines, IA 50328-0001  
 512970967 EDI: WFFC.COM Jul 26 2017 22:38:00 Wells Fargo Dealer Svc, PO Box 25341,, Santa Ana, CA 92799-5341  
 512939095 +EDI: WFFC.COM Jul 26 2017 22:38:00 Wells Fargo Home Equity, P.O. BOX 3908, Portland, OR 97208-3908

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr MidFirst Bank  
 512970966\* +PNC Bank, PO Box 94982, Cleveland, OH 44101-4982  
 512939093 ##NCI Nationwide Credit Inc, For TerminixIntl, 4700 Vestal Pkwy E., Vestal, NY 13850-3770  
 TOTALS: 1, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 32

Date Rcvd: Jul 26, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 28, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Carrie J. Boyle on behalf of Joint Debtor Michael Nahill cboyle@mpadlaw.com,  
cjbecf@gmail.com;KGresh@mpadlaw.com;tegner@mpadlaw.com;djamison@mpadlaw.com;lwood@mpadlaw.com;cge  
tz@mpadlaw.com  
Carrie J. Boyle on behalf of Debtor Kathleen Nahill cboyle@mpadlaw.com,  
cjbecf@gmail.com;KGresh@mpadlaw.com;tegner@mpadlaw.com;djamison@mpadlaw.com;lwood@mpadlaw.com;cge  
tz@mpadlaw.com  
Ellen M. McDowell on behalf of Debtor Kathleen Nahill emcdowell@mpadlaw.com,  
mpadlaw@gmail.com;emcdowell@mpadlaw.com;kgresh@mpadlaw.com;djamison@mpadlaw.com  
Ellen M. McDowell on behalf of Joint Debtor Michael Nahill emcdowell@mpadlaw.com,  
mpadlaw@gmail.com;emcdowell@mpadlaw.com;kgresh@mpadlaw.com;djamison@mpadlaw.com  
Isabel C. Balboa ecfm@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfm@standingtrustee.com,  
summarymail@standingtrustee.com  
Jane L. McDonald on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com

TOTAL: 8